UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:	Case No.:	24-14015
Peter Tichy	Judge:	JKS
Debtor.	Chapter:	13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☒ Motion for Relief from the Automatic Stay filed by   Cardinal Financial Company   ,
creditor,

A hearing has been scheduled for   8/22/2024   , at 10:00 AM .

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of $ _____, but have not
been accounted for. Documentation in support is attached.

☐   Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒   Other **(explain your answer)**:
I am filing a modified plan to provide for the sale of my property, and satisfaction
of the mortgage claim.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 08/15/2024   /s/ Peter Tichy
                                                    Debtor's Signature

Date:
                                                    Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
         13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
         opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
         Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
         Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
         Default.

rev.8/1/15